

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KELLY M. HANEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-20518

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/13/2017 and confirmed on 10/6/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|--------------|------------------|
| Total Receipts | | 62,416.75 |
| Less Refunds to Debtor | 0.00 | |
| TOTAL AMOUNT OF PLAN FUND | _____ | 62,416.75 |

| | | |
|------------------------------------|--------------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 5,100.00 | |
| Trustee Fee | 3,113.38 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | _____ | 8,213.38 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | WELLS FARGO BANK NA - TRUSTEE Acct: 2961 | 21,620.14 | 21,620.14 | 0.00 | 21,620.14 |
| | WELLS FARGO BANK NA - TRUSTEE Acct: 2961 | 7,074.73 | 7,074.73 | 0.00 | 7,074.73 |
| | WELLS FARGO BANK NA - TRUSTEE Acct: 2961 | 0.00 | 10,563.24 | 0.00 | 10,563.24 |
| | WELLS FARGO BANK NA - TRUSTEE Acct: 2961 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CORAL RESORTS LLC Acct: 7630 | 0.00 | 0.00 | 0.00 | 0.00 |
| | HUNTINGTON NATIONAL BANK(*) Acct: 3974 | 9,500.00 | 9,500.00 | 1,547.76 | 11,047.76 |
| | | | | | 50,305.87 |

| | | | | | |
|----------|---|----------|----------|------|---------------|
| Priority | | | | | |
| | ALBERT G REESE JR ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | KELLY M. HANEY Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | LAW OFFICE OF ALBERT G REESE JR Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | ALBERT G REESE JR ESQ Acct: | 1,000.00 | 1,000.00 | 0.00 | 0.00 |
| | ALBERT G REESE JR ESQ Acct: | 4,000.00 | 4,000.00 | 0.00 | 0.00 |
| | ALBERT G REESE JR ESQ Acct: | 100.00 | 100.00 | 0.00 | 0.00 |
| | CLERK, U S BANKRUPTCY COURT Acct: XXXX0518 | 310.00 | 310.00 | 0.00 | 310.00 |
| | | | | | 310.00 |

| | | | | | |
|-----------|-----------------------------------|--------|--------|------|--------|
| Unsecured | | | | | |
| | ALLY FINANCIAL(*) Acct: 4713 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 723.86 | 167.10 | 0.00 | 167.10 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 9589 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 100.54 | 23.21 | 0.00 | 23.21 |
| | Acct: 2067 | | | | |
| | CHASE MORTGAGE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1220 | | | | |
| | CHILDRENS PLACE++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4467 | | | | |
| | CITIBANK NA(*)++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0290 | | | | |
| | COMCAST | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0609 | | | | |
| | COMENITY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8981 | | | | |
| | COMENITY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7069 | | | | |
| | COMENITY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3148 | | | | |
| | CREDIT FIRST NA* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3409 | | | | |
| | DEPARTMENT OF EDUCATION | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0129 | | | | |
| | DEPARTMENT OF EDUCATION | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0129 | | | | |
| | NAVIENT SOLUTIONS LLC O/B/O THE DEF | 12,330.94 | 2,846.60 | 0.00 | 2,846.60 |
| | Acct: 7135 | | | | |
| | DEPARTMENT OF EDUCATION | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0301 | | | | |
| | DUQUESNE LIGHT COMPANY* | 1,343.67 | 310.19 | 0.00 | 310.19 |
| | Acct: 7135 | | | | |
| | EOS CCA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4675 | | | | |
| | EQUIANT FINANCIAL SVCS++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6252 | | | | |
| | KAY JEWELERS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8611 | | | | |
| | KAY JEWELERS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1765 | | | | |
| | DEPARTMENT STORES NATIONAL BANK/ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2441 | | | | |
| | OCWEN LOAN SERVICING LLC(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 617.74 | 142.61 | 0.00 | 142.61 |
| | Acct: 9452 | | | | |
| | PRA/PORTFOLIO RECOVERY ASSOC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8353 | | | | |
| | SANTANDER CONSUMER USA** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1201 | | | | |
| | SANTANDER CONSUMER USA** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1000 | | | | |
| | TNB VISA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4920 | | | | |
| | BUREAUS INVESTMENT GROUP PORTFC | 423.61 | 97.79 | 0.00 | 97.79 |
| | Acct: 8200 | | | | |
| | TRIDENT ASSET MANAGEMENT | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6854 | | | | |
| | DEPARTMENT STORES NATIONAL BANK/ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2441 | | | | |
| | WELLS FARGO FINANCIAL** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0329 | | | | |
| | WELLS FARGO HOME PROJECTS VISA | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|--------------------------------|-----------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 3291 | | | | |
| | BERNSTEIN-BURKLEY PC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BRIAN C NICHOLAS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8985 | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MARSHALL POLLARD | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 3,587.50 |
| TOTAL PAID TO CREDITORS | | | | | 54,203.37 |
| TOTAL CLAIMED | | | | | |
| PRIORITY | 310.00 | | | | |
| SECURED | 38,194.87 | | | | |
| UNSECURED | 15,540.36 | | | | |

Date: 04/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteevdpa.com

IN RE:
KELLY M. HANEY

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-20518
Chapter 13
Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the
Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kelly M. Haney
Debtor

Case No. 17-20518-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 27, 2021

User: dbas
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | + Kelly M. Haney, 7 Barton Drive, Pittsburgh, PA 15221-2517 |
| sp | + James C. Ward, Porta-Clark & Ward, LLC, 100 Fleet Street, Suite 101, Pittsburgh, PA 15220-2918 |
| cr | + Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 14363509 | + Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315 |
| 14363513 | + Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799 |
| 14363514 | + Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493 |
| 14421207 | + Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 14363517 | + Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244 |
| 14363516 | + Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244 |
| 14363518 | + Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250 |
| 14363520 | + Wells Fargo Home Projects Visa, Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| 14363501 | Email/Text: ally@ebn.phinsolutions.com | Apr 28 2021 01:42:00 | Ally Financial, Attn: Bankruptcy, Po Box 38090, Bloomington, MN 55438 |
| 14643718 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com | Apr 28 2021 01:52:41 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 14363504 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 28 2021 01:52:38 | Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195 |
| 14363502 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Apr 28 2021 01:56:05 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14363505 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 28 2021 01:52:42 | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14363506 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 28 2021 01:43:00 | Comenity Bank/Ann Taylor, Po Box 182125, Columbus, OH 43218-2125 |
| 14363507 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 28 2021 01:43:00 | Comenity Bank/Express, Po Box 18215, Columbus, OH 43218 |
| 14363508 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 28 2021 01:43:00 | Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218 |
| 14363510 | + Email/PDF: pa_dc_ed@navient.com | Apr 28 2021 01:54:27 | Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635 |
| 14641824 | + Email/Text: kburkley@bernssteinlaw.com | Apr 28 2021 01:46:00 | Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite |

District/off: 0315-2

User: dbas

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Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 30

| | | | |
|----------|--|----------------------|--|
| 14363512 | + Email/Text: bankruptcy@huntington.com | Apr 28 2021 01:44:00 | 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14363503 | Email/PDF: ais.chase.ebn@americaninfosource.com | Apr 28 2021 01:56:03 | Huntington Natl Bk, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996 |
| 14653874 | Email/PDF: pa_dc_claims@navient.com | Apr 28 2021 01:54:27 | Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219 |
| 14363515 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 28 2021 01:52:41 | Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14656501 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 28 2021 01:52:41 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541 |
| 14373391 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 28 2021 01:52:41 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14380247 | + Email/Text: bankruptcy@huntington.com | Apr 28 2021 01:44:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14380250 | + Email/Text: bankruptcy@huntington.com | Apr 28 2021 01:44:00 | The Huntington National Bank, 111 Cascade Plaza 3rd FL, Akron, OH 44308-1124 |
| 14363519 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 28 2021 01:56:10 | The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424 |
| | | | Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053 |

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Duquesne Light Company |
| cr | | Wells Fargo Bank, National Association, as Trustee |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14656275 | * | Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250 |
| 14363511 | ##+ | Equiant Financial Svcs, Attn: Bankruptcy Dept, 5401 N Pima Rd, Scottsdale, AZ 85250-2630 |

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|----------------------|---|
| Albert G. Reese, Jr. | on behalf of Debtor Kelly M. Haney areese8897@aol.com |
|----------------------|---|

District/off: 0315-2

User: dbas

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Date Rcvd: Apr 27, 2021

Form ID: pdf900

Total Noticed: 30

agreeese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com

Brian Nicholas

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5,
Mortgage Pass-Through Certificates, Series 2005-HE5 bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas I. Puleo

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE5,
Mortgage Pass-Through Certificates, Series 2005-HE5 tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7